



LifeLines

information for your life

WINTER STORMS: What to Do if You Get Stranded in Your Car

Staying in your vehicle when stranded is often the safest choice if winter storms create poor visibility or if roadways are ice covered.

These steps will increase your safety when stranded:

- Tie a brightly colored cloth to the antenna as a signal to rescuers and raise the hood of the car (if it is not snowing).
- Move anything you need from the trunk into the passenger area.
- Wrap your entire body, including your head, in extra clothing, blankets, or newspapers.
- Stay awake. You will be less vulnerable to cold-related health problems.
- Run the motor (and heater) for about 10 minutes per hour, opening one window slightly to let in air. Make sure that snow is not blocking the exhaust pipe—this will reduce the risk of carbon monoxide poisoning.
- As you sit, keep moving your arms and legs to improve your circulation and stay warmer.
- Do not eat unmelted snow because it will lower your body temperature.
- Huddle with other people for warmth.

Centers for Disease Control: Emergency Preparedness and Response. November 2010.

DIGITAL GROUNDING – MODERN DISCIPLINE

“Go to your room.” Grounding teenagers used to be as simple as refusing trips to the mall, cutting off phone privileges, and taking away the car keys. Welcome to parenting in the 21st century. Restricting your child’s access to a social life isn’t as easy as it used to be. Kids are connected to their friends in ways you may not even know about.

According to reports by the Pew Research Center’s Internet & American Life Project, 54% of teens text their friends on a daily basis and it has surpassed all other types of communication, including in-person contact. 73% of online teens are using social networking sites and 8% of them are twittering; these numbers are much higher for high school-aged girls. Kids are finding ways to keep connected that are not limited to nights out at the movies or going to the library to study together. And it’s not just teenagers—tweens and even younger children are using digital media to reach out to each other.

Grounding can be an effective way to send kids the message that bad behavior can have serious

consequences, but what is a parent to do in the digital age? The answer is digital grounding. The Pew study reports that 62% of parents polled reported taking away cell phones from teens as a form of punishment. Parents are pulling the plug on the Internet and taking away the Xbox too. Is digital grounding an appropriate form of punishment for your child?

The Punishment Should Fit the Crime

It’s tempting to remove the cell phone or Internet when your child acts up, but is it the right choice? The teen years are vital for kids to learn about social interaction, and like it or not, phones and Facebook are how most of them are communicating. Grounding, digital or otherwise, is a pretty serious punishment. Maybe a total banishment of electronic communication is unnecessary. If Facebook is getting in the way of school work, perhaps a break from social networking for a month or a semester until grades come back up is the way to go. If you are paying the bills for texting or cell phone use

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MAKING YOUR DOLLARS GO FURTHER at Holiday Time

One of the few good things about a tough economy at holiday time is that it underscores the need to consider what's really essential. And while what's essential isn't always about money or presents, setting spending priorities early is a way to keep the year's biggest spending season worry-free and most important, debt-free.

Here are some suggestions that can help you stay on budget during the holidays and position you for a financially healthy New Year:

Take the cash challenge: Before you start spending, sit down and figure what you currently owe on credit cards and any other loans. Then figure out how much spending you can realistically do with the cash you have left—that's right—cash.

Reset your gift policy: Does everyone on your gift list over the age of 21 really need a present? The answer is as individual as your family and friends. But, if you think it might be welcome, make a suggestion for a gift drawing, a budget limit, or a moratorium on gifts for adults or some other alternative where you trade off gifts for help with chores or quality time.

Create a practical, money-saving gift list: For some, this may mean one big sheet of paper you can write on or a computer file that can be printed out on a single sheet. A computerized list might offer additional advantages:

- You can collect initial gift ideas by name and then re-sort them by store destination, which can save time and gasoline.
- If you're shopping online, you can copy links to the merchandise you're planning to buy so when it's time to spend, you don't have to waste time on a new search.

Browse online, and then compare at local stores: Price comparison websites can help you determine general price ranges for gifts you need that are sold online. Once you have those ranges, get on the phone and determine whether you can buy the same items more affordably at retailers close to home. If you do end up buying online, don't forget taxes, shipping or return policies before you click "complete my order." Those fees and restrictions can end up costing you a considerable amount of money.

Get those coupons: Retailers liberally dole out coupons during the holidays, but don't stop at those that arrive in the mail or inside your local newspaper. Increasingly, online coupon sites can make a huge difference in what you'll pay for online merchandise in terms of item discounts and deals on shipping.

Don't forget charity: Tax benefits aside, it makes sense to budget for charities at the end of the year. In a rough economy, people tend to take care of themselves before they take care of others, so set aside money you plan to give before December 31st.

Adapted from a column by the Financial Planning Association® (FPA®). November 2010.





DIGITAL GROUNDING

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that is getting out of control, you can restrict usage until your child learns some responsibility. But remember, limiting your child's cell phone may limit your ability to get a hold of him or her anytime, anywhere—a convenience many of us have grown to rely on.

Make Sure Digital Grounding Is Effective

If your teen does not depend on digital means to connect with friends, then maybe old fashioned grounding is the way to go. If you do digitally ground your teen, make sure you can effectively do so. Sure, you can unplug the computer, but smart phones have Internet access. Even if you restrict social networking sites at home your child may be able to use school or library computers to access them. Cutting off Facebook may require that you change your child's password, and to do that you have to have the password.

Close monitoring of your child's use of digital devices is always a smart idea. Limiting use of those devices as a punishment is your call.

Workplace Options, Inc. 2010.

YOUR DOG'S HOME AWAY FROM HOME: How to Choose a Boarding Kennel

Traveling for the holidays? An out-of-town trip at this or any time of the year usually means that someone has to take care of your beloved pet while you are gone. Dog sitters, friends, or relatives often supply care for your pet at home, but what if you need a kennel? Choosing the right one can put your mind at ease.

Touring several facilities is the best way to make a choice. Here are a few things to consider:

- Does the staff seem knowledgeable? How much training do they receive?
- Can the facility provide you with references from other pet owners?
- Do the dogs stay in cages or runs?
- What is the exercise schedule and are there play yards? Do dogs play together?
- What is the feeding schedule? Can you supply your own food?
- Does the facility require pets to be current on vaccinations?
- Is there an emergency evacuation plan? What happens in a medical emergency?

Workplace Options, Inc. 2010.